

United States Bankruptcy Court

Southern District of New York

Case No. 10-10391-reg

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marlene Christie
aka Marlene Dumas
100 Dekruif Place
Apt. 15J
Bronx, NY 10475

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-6344

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 30, 2010

Robert E. Gerber
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service CERTIFICATE OF NOTICE

District/off: 0208-1
Case: 10-10391

User: mlopez
Form ID: b18

Page 1 of 1
Total Noticed: 14

Date Rcvd: Apr 30, 2010

The following entities were noticed by first class mail on May 02, 2010.

db +Marlene Christie, 100 Dekruif Place, Apt. 15J, Bronx, NY 10475-2428
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5076369 +21ST MORTGAGE CORP, 620 MARKET ST STE 100, KNOXVILLE, TN 37902-2208
5076370 CHASE, BANK ONE CARD SERV, WESTERVILLE, OH 43081
5076372 +CITIFINANCIAL RETAIL SERVICES, PO BOX 140489, IRVING, TX 75014-0489
5076373 +COHEN & SLAMOWITZ, 199 CROSSWAYS PARK DRIVE, WOODBURY, NY 11797-2016
5076377 +OCWEN LOAN SERVICING L, 12650 INGENUITY DR, ORLANDO, FL 32826-2703
5076378 +RSHK/CBSD, ATTN.: CENTRALIZED BANKRUPTCY, PO BOX 20507, KANSAS CITY, MO 64195-0507
5076379 +TAYLOR, BEAN & WHITAKE, ATTN: BANKRUPTCY, 1417 N MAGNOLIA AVE, OCALA, FL 34475-9078
5076381 +UNVL/CITI, ATTN.: CENTRALIZED BANKRUPTCY, PO BOX 20507, KANSAS CITY, MO 64195-0507

The following entities were noticed by electronic transmission on Apr 30, 2010.

tr +EDI: QATESEMILNER.COM Apr 30 2010 15:48:00 Angela G. Tese-Milner,
Law Offices of Angela Tese-Milner, Esq., One Minetta Lane, New York, NY 10012-1206
5076374 +EDI: RCSDELL.COM Apr 30 2010 15:48:00 DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPT.,
12234 NORTH IH 35, AUSTIN, TX 78753-1724
5076375 +EDI: RMSC.COM Apr 30 2010 15:48:00 GEMB/GAP, PO BOX 981400, EL PASO, TX 79998-1400
5076376 +EDI: HFC.COM Apr 30 2010 15:48:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5076380 TOYOTA MOTOR CREDIT CO, MUST CALL 800-874-8822 FOR MAILING ADDRE
5076371* CHASE, BANK ONE CARD SERV, WESTERVILLE, OH 43081

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2010

Signature: _____

Joseph Speetjens